

**United States Bankruptcy Court**  
Eastern District of Virginia  
701 East Broad Street  
Richmond, VA 23219

**Case Number** 13-32328-DOT  
**Chapter** 7

In re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Gerardo P Torres  
3351 B Cofer Road  
Richmond, VA 23224

Last four digits of Social–Security or Individual Taxpayer–Identification (ITIN) No(s).,(if any):

Debtor: xxx-xx-5305

Employer Tax–Identification (EIN) No(s).(if any):

Debtor: NA

**DISCHARGE OF DEBTOR**

It appearing that the debtor is entitled to a discharge,

**IT IS ORDERED:**

Gerardo P Torres is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

**FOR THE COURT**

Dated: August 7, 2013

William C. Redden, CLERK

**SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.**

## **EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE**

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

### **Collection of Discharged Debts Prohibited**

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property: There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.]* A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

### **Debts That are Discharged**

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

### **Debts that are Not Discharged.**

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (in a case filed on or after October 17, 2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (in a case filed on or after October 17, 2005).

**This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 5**  
**United States Bankruptcy Court**  
**Eastern District of Virginia**

In re:  
 Gerardo P Torres  
 Debtor

Case No. 13-32328-DOT  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0422-7

User: admin  
 Form ID: B18

Page 1 of 3  
 Total Noticed: 25

Date Rcvd: Aug 08, 2013

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 10, 2013.

db +Gerardo P Torres, 3351 B Cofer Road, Richmond, VA 23224-6405  
 11764078 +Call Fcu, 4605 Commerce Road, Richmond, VA 23234-2233  
 11764079 +Call Federal Credit Union, 4605 Commerce Road, Richmond, VA 23234-2233  
 11764080 Capital One Bank, N.A., Bankruptcy Dept, P.O. Box 5115, Norcross, GA 30091-0000  
 11764082 +Comcast Communications, Attn: Bankruptcy Notification, 8029 Corporate Drive, White Marsh, MD 21236-4977  
 11764084 ++DOMINION VIRGINIA POWER, PO BOX 26666, 18TH FLOOR, RICHMOND VA 23261-6666  
 (address filed with court: Dominion Virginia Power, P.O. Box 26666, 18th Floor, Richmond, VA 23261-6666)  
 11764085 +Eastern Account System, Inc, P.O. Box 837, Newtown, CT 06470-0837  
 11764086 ++FOCUSED RECOVERY SOLUTIONS, 9701 METROPOLITAN COURT, STE B, RICHMOND VA 23236-3690  
 (address filed with court: Focused Recovery Solutions, 9701 Metropolitan Court, Suite B, Richmond, VA 23236-3690)  
 11764089 +Gold's Gym, 125 E. John Carpenter Freeway, Suite 1300, Irving, TX 75062-2366  
 11764090 +HCA Healthcare, Patient Account Services, P.O. Box 13620, Richmond, VA 23225-8620  
 11764092 Lafayette, Ayers & Whitlock, 1010 Staples Mill Road, Suite, Glen Allen, VA 23060-0000  
 11764093 +Rainbow Station Inc., 4551 Cox Rd # 310, Glen Allen, VA 23060-6740  
 11764095 +The Fitzpatrick Law Group, PC, 4118 Leonard Dr., Suite 200, Fairfax, VA 22030-5118  
 11764096 +The McNeil Law Group, 2315 East Broad Street, Richmond, VA 23223-7126  
 11764097 Virginia Department of Tax, PO Box 2156, Richmond, VA 23218-2156  
 11764098 +Virginia Housing Devel, 601 S Belvidere St, Richmond, VA 23220-6504

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: QHSHAIA.COM Aug 09 2013 01:23:00 Harry Shaia, Jr, Spinella, Owings & Shaia, P.C.,  
 8550 Mayland Drive, Richmond, VA 23294-4704  
 cr +EDI: BASSASSOC.COM Aug 09 2013 01:23:00 Capital One, N.A., Bass & Associates, P.C.,  
 3936 E. Ft. Lowell Road, Suite #200, Tucson, AZ 85712-1083  
 11786152 +EDI: BASSASSOC.COM Aug 09 2013 01:23:00 Capital One, N.A., c/o Bass & Associates, P.C.,  
 3936 E. Ft. Lowell Rd., Suite #200, Tucson, AZ 85712-1083  
 11764081 +EDI: CHASE.COM Aug 09 2013 01:23:00 Chase, Po Box 15298, Wilmington, DE 19850-5298  
 11764083 +EDI: WFNNB.COM Aug 09 2013 01:23:00 Comenity Bank, 4590 E Broad St,  
 Columbus, OH 43213-1301  
 11764087 +EDI: RMSC.COM Aug 09 2013 01:23:00 G.E. Money Bank, Attn: Bankruptcy, P.O. Box 103106,  
 Roswell, GA 30076-9106  
 11764088 +EDI: RMSC.COM Aug 09 2013 01:23:00 GECRB, Attn Bankruptcy Dept, P O Box 103104,  
 Roswell, GA 30076-9104  
 11764091 EDI: IRS.COM Aug 09 2013 01:23:00 Internal Revenue Service, Centralized Insolvency Ops,  
 PO Box 7346, Phila, PA 19101-7346  
 11764094 +EDI: STF1.COM Aug 09 2013 01:23:00 Suntrust Bank, Po Box 85052, Richmond, VA 23285-5052  
 TOTAL: 9

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*  
 cr Virginia Housing Development Authority

TOTALS: 1, \* 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

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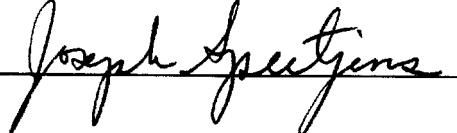
\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 10, 2013

Signature:



A handwritten signature in black ink, appearing to read "Joseph Speetjens", is written over a horizontal line. The signature is cursive and fluid.

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 7, 2013 at the address(es) listed below:

Harry Shaia, Jr harryshaia@spinella.com,  
marykeller@spinella.com;dianecollins@spinella.com;hshaiajr@ecf.epiqsystems.com  
Jason Meyer Krumbein on behalf of Debtor Gerardo P Torres jkrumbein@krumbeinlaw.com,  
a30156@yahoo.com;tcarper@krumbeinlaw.com  
Julian A. Bryant, Jr. on behalf of Creditor Virginia Housing Development Authority  
julian.bryant@vblawyers.com, jennifer.onhaizer@vblawyers.com  
Patti H. Bass on behalf of Creditor Capital One, N.A. ecf@bass-associates.com

TOTAL: 4